

The complete pre-contractual and contractual information regarding the product is provided in other documents.

What is the type of insurance?

Fire and other damage Insurance for Private Customers.



What is insured?

- ✓ The Fire coverage corresponds to what is legally required as for the mandatory insurance;
- ✓ Other damage according to the chosen protection option and Property (building) and/or Contents.

Option Base

- ✓ Fire, Lightning, Explosion and Smoke; Natural Hazards (such as Storms and Floods); Water Damages; Other Damages (such as Glass Breakage, Breakage of Antennas and Aesthetic Damages); Expenses incurred from an insured event (namely Demolition and Debris Removal, Temporary Accommodation and Document Recovery); Civil Liability; Political-Social Risks; Home Assistance, Family Assistance and Legal Assistance and Protection.
- ✓ When Content is included: IT Assistance; Electrical appliances warranty (labour); Bricolage Services .

Option Mais

- ✓ Electric Risks; Loss or Damage caused by Impact from Objects or Animals; Damages to Gardens, Walls and Fences and additional capital for some coverages of Option Base .
- ✓ When Content is included: Private Life Civil Liability and Food Spoilage. Included also an additional service of Pest Control.

Option Extra

- ✓ Contain all the coverages of Option Base and Mais, increases the sum insured in some of the coverages and adds Theft or Robbery and Online Medical Services.
- ✓ When Content is included: Damages suffered by Vehicles in a Garage; Repair, Replacement of Electrical Appliances (Damage and Labour) and Computer Data Recovery.



What is not insured?

- ✗ Pre-existing situations on the date of the claim;
- ✗ Lack of serious maintenance, that is, visible degradation of the state of conservation of the property, compromising the function for which it is intended, as well as the respective safety and health conditions;
- ✗ Inherent defect of insured property;
- ✗ Wear related to use or any deficient mechanical functioning, as well as damages deriving from existing flaws or defects in the installation of insured items;
- ✗ Theft or Robbery of objects left out in the open, in unlocked annexes, in shared spaces or open spaces, tents, or mobile homes;
- ✗ Damage caused to glass set or incorporated in electrical or electronic equipment;
- ✗ Damage caused during construction;
- ✗ Damage deriving from seepages through walls, ceilings, doors, windows, skylights, terraces and covered balconies, as well as gutters, humidity, condensation and/or oxidation, unless when they are the direct result of a clog or overflow of the internal water supply and sewage systems;
- ✗ Damage caused directly or indirectly due to the lack or disruption to the supply of power from the public grid.
- ✗ The complete list of exclusions from the mandatory and the remaining coverage can be consulted in the Contractual Conditions of the Policy.



Are there any restrictions on cover?

- ! Insured capital limit applicable for coverage, in the event of a claim;

Option Total

- ✓ Includes all coverages of Option Extra in a broader scope with larger capital.

Coberturas Opcionais

- ✓ Earthquake.

Insured Capitals

- ✓ The determination of the insured capital for each type of property is always the responsibility of the Policyholder and must correspond permanently to the capital that allows the reconstruction or the replacement of the property, according to the situation;
- ✓ The insured capital will correspond to the maximum amount that Allianz Portugal provides as indemnity per claim and per insurance annuity.
- ✓ The Building and Content value is updated automatically on the date of annual renewal of the contract, by Allianz Portugal, in accordance with the index published by ASF - Autoridade de Supervisão de Seguros e Fundos de Pensões;
- ✓ The insured capitals are specific for coverage and vary according to what was subscribed and their value is included in the legally required pre-contractual and contractual information.

- ! It is necessary to indicate and value adjoining outbuildings (for example: garages, wine cellars) when they exist;
- ! When omissions or inaccuracies occur in the risk statement;
- ! In the event of a claim, whenever it is found that the value of the insured capital is less than the effective value of the assets at risk, the Insurer is only responsible for the damage in the respective proportion (proportional rule), the Insured assuming the remaining part of the losses;
- ! If a deductible has been established, in the event of a claim, this amount will be deducted at the time of payment of the indemnity;
- ! The coverage of Political-Social Risks and Earthquake, has a deductible (amount to be paid by the Insured) of 5% on the insured capital;
- ! The jewels and valuables objects are only guaranteed when they are properly certified or it is possible to prove their legitimate possession and that they are kept in safe housing.



Where am i covered?

- ✓ At the risk location in mainland Portugal and the Autonomous Regions of the Açores and Madeira.



What are my obligations?

Before the subscription of the contract:

- Accurately declare all circumstances that you know are relevant to the risk assessment;

During the term of the contract:

- Communicate all circumstances that alter the risk;
- Premiums must be paid on time;

In case of a claim:

- Inform Allianz Portugal in writing (digital or paper) on the verification of any event covered, provided that it is likely to cause him/her a material damage, as soon as possible and within 8 days as of the date he/she became aware thereon, with mention of the date, time, known or presumed cause, or the way the accident took place, the nature and likely amount of losses. In addition, he/she must provide Allianz Portugal with all relevant information requested by the latter on the claim and consequences thereof;
- Use the means at their reach to reduce or avoid the increase of losses deriving from the claim and safeguard the insured property;
- Ensure the safeguarding, conservation and protection of rescued items;
- Promote the actions at their reach to identify possible people liable for the occurrence in question and report findings to Allianz Portugal;
- Comply with the safety requirements imposed by law, legal regulations or clauses in this contract;
- File a complaint as soon as possible to the competent authorities pertaining to thefts or robberies of which it is a victim, providing Allianz Portugal with a supporting document, as well as carry out the measures required to find objects stolen and the offenders.



When and how do i pay?

The initial premium is paid on the date the contract is signed. Subsequent premiums or installments are due before their due date.

The premium may be paid through the Mediator, account debit or ATM.



When does the cover start and end?

The contract takes effect from the time of the payment of the initial premium and until a subsequent premium or installment is no longer paid, unless, however, there is any other reason for the termination of the contract.

On the first annuity, the contract period can be slightly below or slightly over one year, depending on the date the insurance was contracted and the date you choose as the renewal date: : The 1st day of the month in which the insurance was contracted or the 1st day of the month following that in which the insurance was contracted.



How do I cancel the contract?

Due to a) **Delation**, upon prior notice in writing addressed to the other party, or using another means of which there is a long-lasting record, at least 30 days before the date of annual expiry of the policy. b) **Termination** by justified reason. The contract may also, end by Revocation, by mutual agreement , or Expiry.

Communications must be in written form or be provided by another means that provides a lasting record.